



OHIO'S NONPROFIT MUTUAL INSURER

Benefits	Network	Non-Network
Deductible (Individual/Family)		
Embedded or Aggregate Deductible*		
Co-Insurance % (What YOU pay after your deductible)		
Maximum Out-of-Pocket (Individual/Family) (Includes Deductible, Co-Insurance and All Co-Pays)		
Office Visit		
Primary Care/Behavioral Health Provider		
Specialist		
Preventive Service (per Federal Laws) †		
Inpatient Hospitalization		
Imaging (PET/CAT Scan, MRI's)		
Maternity		
Urgent Care		
Ambulance		
Emergency Room		
Prescription Drug		
Retail Pharmacy		
Generic		
Preferred Brand		
Non-Preferred Brand		
Specialty (Deductible does not apply)		
Mail Order (90 Days Supply)‡		

* **Embedded Deductible:** Each covered family member only needs to satisfy his or her individual deductible, not the entire family deductible, prior to receiving plan benefits.

Aggregate Deductible: For Family coverage, the entire Family Annual Deductible must be met before co-pay or coinsurance is applied for any individual family member.

† In accordance with Federal laws, Preventive Services are covered at 100% without regard to annual deductible being met.

‡ Mail Order for Specialty Prescription Drugs limited to 30 Day Supply.

Benefits will be determined based on InHealth Mutual's medical and administrative policies and procedures. This document is for illustrative purposes only. This is not a contract for insurance. The Policy will contain a complete listing of covered services.

Deductible and coinsurance expenses incurred for services by a Network provider will only apply to Network Maximum Out-of-Pocket. Likewise, deductible and coinsurance expenses incurred for services by a Non-Network provider will only apply to Non-Network Maximum Out-of-Pocket.

Refer to formulary for list of covered drugs at www.inhealthohio.org "Help me find".

The Policy has certain exclusions and limitations. For costs and complete details of coverage call your insurance agent or InHealth Mutual.